SELDOM VISITED VIRGIN ISLANDS **TRAVEL** {page 18}

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Smokin' Joe dies after cancer fight

- One of Philly's all-time athletes, Joe Frazier, 67, loses battle against liver cancer
- Champion boxer won 'Fight of the Century' against Muhammad Ali in 1971 {page 19}

SCOTT CUNNINGHAM/GETTY IMAGES

NFL. Eagles lose

▶ Michael Vick and the Eagles couldn't keep pace with the Chicago Bears last night, falling 30-24 and 3-5 on the season. {page 19}

News

Is JoePa above the law?

- Reportedly knew about sex abuse incident, but didn't tell police
- Lack of action against him inconsistent? {page 02}

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No punishment for Joe Paterno?

- Legendary coach escapes prosecution despite allegedly knowing about one of Sandusky's alleged sex crimes
- Legal observers say he's at least guilty of 'moral breach'

POST YOUR COMMENTS: WWW.METRO.US/PENNSTATE

▶ From left, Sandusky, Curley and Schultz are the three Penn State officials charged in relation to Sandusky's alleged sex abuse.

Legal experts yesterday questioned the state attorney general's decision to prosecute two Penn State officials for allegedly covering up a sex abuse scandal, but not charging legendary football coach Joe Paterno.

Jerry Sandusky, a former defensive coordinator, is accused of sexual conduct with eight boys he met through a charitable organization he founded between 1998 and 2009. Authorities claim Paterno, Athletic Director Tim Curley, Senior Vice President of Finance and Business Gary Schultz and University President Graham Spanier all knew about one alleged incident, but did not notify police.

According to the grand jury report, an assistant coach allegedly witnessed Sandusky taking a shower with a boy in 2002. The assistant told Paterno, who told Curley. Curley and Schultz have been charged with perjury and failure to report the incident.

"First of all, the house needs to be cleaned and I'm including Paterno. You cannot, under any circumstance, justify failing to report child molestation."
TYLER CONWAY, 21, PENN STATE STUDENT

"He's been cooperative. ... He is not regarded as a target," state AG Linda Kelly said of Paterno. "We believe that under the statute he had an obligation to report it to the administration."

Veteran defense attorney Fortunato Perri, who is not involved in the case, questioned the fairness of the charges. "If I were their lawyer, I certainly would question why everyone who knew about this, including an assistant coach ... why [they haven't] been charged with that same summary offense," Perri said of the failure to report charge.

Defense attorney Michael Coard said they are all in the same boat.

"Are they guilty of a crime of omission? No. Are they guilty of a moral and ethical breach? Absolutely and positively," he said.

Both attorneys believe Curley and Schultz are likely being prosecuted because they allegedly lied to investigators.

SOLOMON D. LEACH
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Not guilty pleas entered

Both Curley and Schultz have pleaded not guilty. Schultz's attorney Thomas J. Farrell told reporters that the law requiring school officials to report suspected child abuse does not apply to administrators, but those who have direct contact with minors.

Meanwhile, state Attorney General Linda Kelly said the investigation is ongoing, but did not comment on whether anyone else could be charged.

In the news

Occupy's plan for winter

An Occupy Philly member has created a weatherproof "warming station" that he hopes will provide a blueprint for Occupy Philly — and other occupations around the country — to ride out the winter. He says the city fire marshal's office came and approved it.
METRO/AW

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ONLINE TODAY

WWW.METRO.US/GOSSIP
AVRIL LAVIGNE AND BOYFRIEND ATTACKED

WWW.METRO.US/MIXTAPE
DRAKE DIDN'T 'TAKE CARE' TO STOP LEAKS

WWW.METRO.US/BOOKS
MORE ON THE UPTICK IN AUDIOBOOKS

▶ Kimmel Center

Philly tops culture ranking

PHILADELPHIA. The city has been ranked top American city for culture, according to a poll featured in the November issue of Travel + Leisure magazine.

The poll titled, "America's Favorite Cities" looked at categories such as historic sites/monuments, museums/galleries, theater/performance art and music/orchestra. With a score of 4.62, the city beat out 34 other cities in the Unites States. Philadelphia also took the top spot in the Sports-Crazed category, beating out Boston and Chicago. KARI BESTRYCKI

Man claims bias in firing

CENTER CITY. A former Whole Foods employee claims he was fired from the Callowhill location for Islamophobic bias.

Glenn Mack Jr., 24, has filed a complaint with the Equal Employment Opportunities Commission stating that he was fired in February for attendance reasons without any prior warnings and was previously told he could not pray in a private storage area.

Whole Foods gained attention recently for a Ramadan promotion featuring halal foods. METRO/SDL

5

Minutes it took for a maze of 10,000 dominos set up inside University of Pennsylvania Museum of Archaeology and Anthropology to collapse. It took 13 hours of setup time and was accidently knocked down early on Sunday afternoon by a toddler.

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Mural for the Roots' rapper is 'so ironic'

'Black Thought' talks of long, strange trip marked by new mural • Once forced to work for Mural Arts predecessor • Now will be honored by city program

RICARD LARMA/METRO

▶ Trotter, left, was initially speechless by the honor bestowed yesterday on South Street.

The Roots frontman Tariq "Black Thought" Trotter was nearly speechless yesterday when he appeared, along with fellow member Kamal Gray, at the announcement of a mural and multimedia project honoring the storied Philadelphia band.

"This is so ironic and such a blessing," Trotter said at Headhouse Square. As a youth, his hobbies included summer art camp in Fairmount Park, Saturday classes at the Fleischer Art Memorial — and "writing graffiti all over these walls," he said.

Trotter was once court-ordered to paint for the Mural Arts program to atone for his illegal extracurricular activities when it was under the umbrella of the Anti-Graffiti Network. "This represents a 360-degree evolution," he said. "This isn't just a great step for art education in Philadelphia, it's a great step for art education in America."

Trotter was referring not only to the planned mural, but the educational program that will accompany it, which may be Mural Arts' most ambitious project yet.

They plan to turn the empty storefront on which the mural is painted into a classroom for Mural Arts' arts education students and teach a curriculum called Roots 101. "[The Roots] will talk about the intersection of art and music, the history of music and have speakers from their band and their music industry friends," said spokeswoman Cari Feiler Bender.

ALEX WIGGLESWORTH
awigglesworth@metro.us

'Very large' mural planned

The mural's design and location have yet to be decided, though Mural Arts Director Jane Golden said it will be on South Street between Third and Sixth streets and that it will be "very large."

The city is currently searching for a team of artists to design and create the nine- to 10-month project, and is open to suggestions that integrate the work of musicians and poets.

Work on the mural is slated to begin this fall with an eye toward completion in the summer of 2012.

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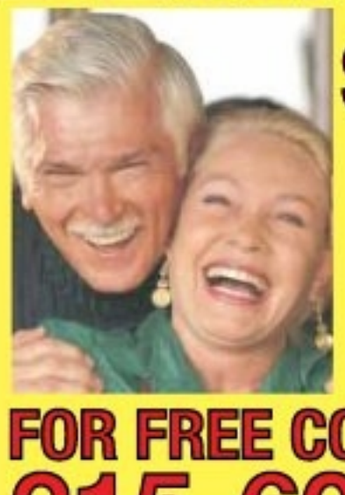

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Hard unit to join

Only a select few horses are considered for the Philadelphia Police Department's Mounted Patrol Unit.

A horse must be male, neutered, between 5 feet 4 inches and 5 feet 8 inches tall and 5 to 15 years old. Rescuers then determine if they have the temperament to deal with an urban environment and crowd control situations and focus on trust-building and desensitization training.

The animals go through a second round of training when they reach the mounted unit and not all pass — two have been returned to the ranch so far.

ALEX WIGGLESWORTH
awigglesworth@metro.us

Ranch helps turn horses into heroes

Some of Philly PD's Mounted Patrol members have surprising past Rescued from death to join PPD unit

Philadelphia Police Department's Mounted Patrol Unit has some equine officers with surprising pasts: Four of the 13 horses currently on the force are rescues once earmarked for the glue factory.

Darby's trainers tried to mold him into a show horse, using harsh equipment that made him skittish and unrideable. Guinness was an underfed plow horse that could no longer work due to exhaustion. After being purchased at auctions — where they faced slaughter — and given rest and retraining, they are now proud members of the unit.

The horses were donated to police by the Last Chance Ranch, a nonprofit Quakertown rescue that rehabilitates animals deemed unadoptable. The organization says they plan to provide up to 35 more free of charge as the unit expands, with a $1.4 million Fairmount Park stable facility set to break ground this month.

"Some horses thrive with having a job and they like to do that. Horses are just like people. Each one has a different personality."
MCCUTCHEON

Philadelphia is the only police department in the country Last Chance is aware of that employs rescued horses, said Lori McCutcheon, founder and CEO. The partnership began last November. "We work closely with animal control, which gave us a connection to Philadelphia. When we were told police were putting the mounted patrol back together, we said, 'Hey, we have some horses that might work for you.'" McCutcheon said.

Last Chance rescues up to 60 horses each year from auctions, animal control confiscations and surrendering owners.

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2: One click on the logo will take you to a "Wish List" we have set up via a secure link on ToysRUs.com. Once there, you can see all the toys we've already requested for kids and more are being added daily. Simply select the toys you want and purchase them.

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MJ doctor guilty of manslaughter

Jury unanimous in verdict that Conrad Murray killed Michael Jackson Could face up to four years in prison

Michael Jackson's personal doctor was found guilty yesterday of involuntary manslaughter in the singer's death following a six-week trial that captivated Jackson fans around the world.

Dr. Conrad Murray had pleaded not guilty to giving the "Thriller" singer a fatal dose of the powerful anesthetic propofol, which was ruled as the main cause of the pop star's June 25, 2009, death.

Prosecutors had argued Murray was grossly negligent in administering the propofol to help Jackson sleep. Defense attorneys claimed Jackson delivered the fatal dose of propofol to himself.

Murray swallowed briefly on hearing the verdict but otherwise looked impassive. Outside the court, more than 100 Jackson fans erupted in cheers.

The jury deliberated for about nine hours before reaching its unanimous verdict.

Jackson was found lifeless at his Los Angeles mansion on June 25, 2009, age 50, about three weeks before he was scheduled to begin a series of concerts in London aimed at returning the pop star to the limelight. REUTERS

Facing four years

Murray, 58, did not testify at the Los Angeles trial. He was led away in handcuffs when the judge ordered him held in custody ahead of sentencing on Nov. 29. He could face up to four years in prison.

TIMOTHY A. CLARY/AFP/GETTY IMAGES

Cain. Allegations

Bialek said she had not filed a complaint against Cain but was now coming forward to "give a face and a voice to those women" who did not wish to go public.

Cain accused of groping

A woman accused Republican presidential hopeful Herman Cain yesterday of reaching under her skirt in 1997, going public with sexual harassment allegations that may create more trouble for his campaign. Sharon Bialek said Cain made the unwanted advance after dinner together in Washington when she asked him to help her find a job after she had been laid off by the National Restaurant Association, which he headed.

US shocked by Penn St. sex scandal

STATE COLLEGE, PA. Two top Penn State officials swiftly quit their posts and were formally charged in court yesterday with covering up a sexual abuse scandal that has shocked the university and U.S. college sports.

Athletic Director Tim Curley and top finance official Gary Schultz appeared in court charged with failing to tell police about the alleged sexual abuse of young boys by an assistant football coach even though they knew about it for years.

They also are accused of perjury before a grand jury probing the scandal. REUTERS

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Judge: Cigs mandate not free speech

A federal judge blocked a U.S. rule requiring tobacco companies to display graphic images on cigarette packs, such as a man exhaling cigarette smoke through a hole in his throat.

U.S. District Judge Richard Leon sided yesterday with tobacco companies and granted a temporary injunction, saying they would likely prevail in their lawsuit challenging the requirement as unconstitutional because it compels speech in violation of the First Amendment.

The Food and Drug Administration in June released nine new warnings to go into effect in Sept. 2012, the first change in U.S. cigarette warning labels in 25 years.

The warnings would cover the top half of cigarette packs and 20 percent of printed advertisements and would contain color graphics depicting the health consequences of smoking, including diseased lungs, dead bodies and rotting teeth.

Congress instructed FDA to impose the new labels as part of legislation making the agency responsible for regulating tobacco products. REUTERS

▶ "Monster City" is by Carlos Silva.

Photo Challenge image of the day

Congratulations to Carlos Silva from Portugal, winner of Friday's Photo of the Day theme of "alienation." Today's theme is "party." To enter your photos on today's theme, visit www.metrophotochallenge.com.

US poverty climbs to new high: 49.1 million

NEW YORK. The number of Americans living in poverty reached a record 49.1 million in 2010, according to a new broader measure of poverty released by the U.S. Census Bureau yesterday. That figure contrasts with an official poverty measure released in September that said there were 46.2 million poor people in the United States. The new measure is designed to provide a fuller picture of poverty by including the government benefits poor people receive and the expenses they pay.

The new measure showed the national poverty rate at 16 percent of the total population. The latest figures also raise the poverty line to an annual income of $24,343 for a family of two adults and two children. REUTERS

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THE WORD

Metro's **Dorothy Robinson** shares her take on the world of gossip @dorothyatmetro dorothy.robinson@metro.us

Justin Bieber to take paternity test

Justin Bieber is putting the kibosh on **Mariah Yeater**'s paternity suit filed in San Diego Superior Court last week.

A source confirmed to Access Hollywood that Bieber is going to take a DNA test when he returns from Europe, where he is attending the MTV Europe Music Awards with girlfriend **Selena Gomez**.

Yeater claims she became pregnant during an encounter in a bathroom with Bieber after a concert last year (romantic!). The star "went from cute and gushy to just … more aggressive," says Yeater in an interview with "The Insider" about their alleged 30 seconds of unprotected sex, which she says resulted in the birth of her son.

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DOROTHY ROBINSON'S WORD BLOG

Bieber has denied the claims, telling the "Today" show recently that he's "never met the woman."

He's not stopping at proving his innocence, either: Once the test comes back vindicating the Canadian pop star, his team plans to hit Yeater with a hefty lawsuit "to show there are consequences when somebody trumps up phony, hurtful allegations against a celebrity," a source says.

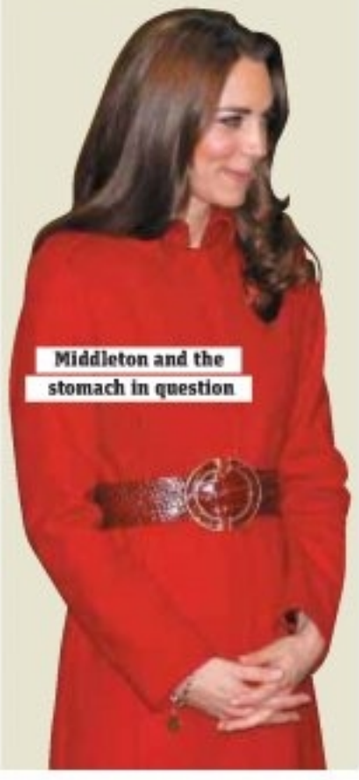
PHOTOS: GETTY IMAGES

▶ Justin Bieber sang in London on Monday.

What is up with Kate Middleton's stomach?

It seems **Kate Middleton** can't make a move without sparking pregnancy rumors. First, while visiting a UNICEF facility in Copenhagen, the Duchess of Cambridge declined to eat peanut paste, a food expectant mothers are usually advised to avoid. Her body language later in the visit only prompted further speculation. "It was very odd," a source tells the Daily Mail. "Kate would not stop touching her tummy — it was very noticeable. She continually patted it and held her hands against it. She must have been doing it without realizing, and at one point she had both her hands cradling her stomach."

And yes, this is just a thinly veiled: "Is Kate Middleton pregnant or just constipated" gossip item.



Middleton and the stomach in question

The feed ...

▶ Checking in with some of Hollywood's biggest names to see what they've been up to — in their own words, in 140 characters or fewer.

Today, Kelly Osbourne had an accident, will.i.am is brainstorming with Oprah, and Jenny McCarthy is taking advantage of her fans.

▶ @MissKellyO
Long story short I cracked my head open then kept passing out I have the all clear my mum came 2 get me 4 full story watch the talk tomorrow

▶ @iamwill
@Oprah everyone is trying to think outside the box & they just end up thinking of new boxs. lets stay inside & change the box into a circle

▶ @JennyMcCarthy
New contest. Who wants to win the prize of coming over and doing my laundry today? Whoop whoop!

Osbourne

Talking points

Lohan serves the shortest prison stay yet

Lindsay Lohan checked into jail Sunday night to serve her latest sentence — and checked out less than five hours later, according to The Associated Press. The troubled actress was sentenced to 30 days behind bars but managed to avoid spending even half a day in prison thanks to overcrowding in California's corrections system. She will avoid serving an additional 270 days in jail if she performs 12 days of community service at the morgue and attends four psychotherapy sessions before Dec.14.

▶ Lohan

Jennifer Aniston's new home

Jennifer Aniston has found yet another place to call home in New York City after purchasing a $9 million apartment in Gramercy Park, according to the Hollywood Reporter. The three-bedroom, 2,873-square-foot space features a bedroom overlooking the park and includes amenities like housekeeping, room service and butler service, as well as membership to the nearby DavidBartonGym. This is the third multimillion-dollar NYC property Aniston has snapped up this year.

More Robert Pattinson wedding crap

Filming a pivotal wedding scene for "The Twilight Saga: Breaking Dawn — Part 1" may have made star **Robert Pattinson** a bit cynical about weddings in general — especially for the groom, who "is just a prop," Pattinson says, according to People magazine. "I mean, it's such a clear indication whose day it is when you're standing on one end of the aisle and the entire congregation is facing the other way, and you're in the same suit as every other guy."

Highlights from Sunday night's MTV Europe Music Awards

1

1. A naked streaker shocked Hayden Panettiere as she attempted to present the award for Best Song on Sunday night's show. Panettiere handled it like a pro — asking him questions before he ran offstage.

2

2. Tomo Milicevic, Shannon Leto and Jared Leto from the band Thirty Seconds to Mars won the Best Alternative Award and Best World Stage Award on Sunday night.

3. Bruno Mars performed his hit song "Marry You" onstage. He also bagged the awards for Best Push and Best New Artist.

4. Lady Gaga was the big winner, clinching four major awards including Biggest Fans, Best Female, and Best Song and Best Video for her monster hit "Born This Way." She also debuted the live performance of her latest single, "Marry the Night."

5. "American Idol" alum Adam Lambert rocked the house with Brian May, the legendary guitarist of Queen, during the live show. Queen was honored with the Global Icon Award.

1: IAN GAVAN/GETTY IMAGES
2: DAVE J HOGAN/GETTY IMAGES
3, 5: JEFF KRAVITZ/FILMMAGIC
4: GARETH CATTERMOLE/GETTY IMAGES

3

Selena Gomez, who was the host of the evening, arrived at the award show without Justin Bieber. Bieber did, however, give a shout-out to his girlfriend on Twitter after the show, saying, "Great job tonight @selenagomez tonight at the EMA's. proud of u."

4

5

Looking all bubbly and pink, Katy Perry worked the show's red carpet. She went on to win the award for Best Live Performer.

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Style pick

KANE DOES DENIM

Designer lines for mass market brands are now about as common as a pair of skinny jeans. But Christopher Kane's new capsule collection for J Brand has a refreshingly new angle to it: He designed the neon bright denim to complement his resort collection. It's an interesting strategy and one that maybe the H&Ms of the world should explore as well? The "greatest hits" approach, in which designers create budget versions of their runway originals, can only work for so long.

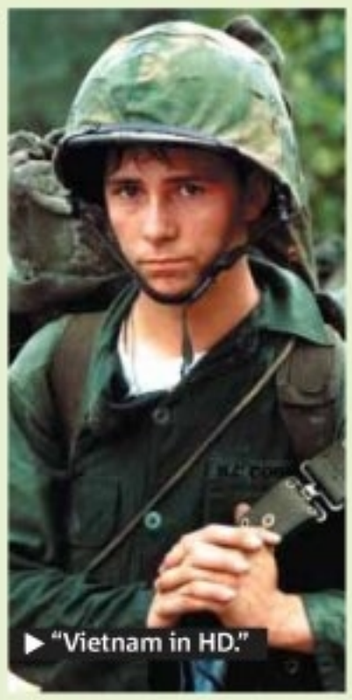
KENYA HUNT

Christopher Kane for J Brand, www.jbrandjeans.com

TV watch list

'Vietnam in HD'

FILM. This stunning three-part series gathers rare footage — including film shot by the soldiers themselves — to present stories of the Vietnam War in a way never before seen on television. Michael C. Hall narrates, with Edward Burns, Adrian Grenier, Zachary Levi, Jennifer Love Hewitt, Dylan McDermott and others lending their voices to the tales. **Series premiere, 9 p.m., History Channel**

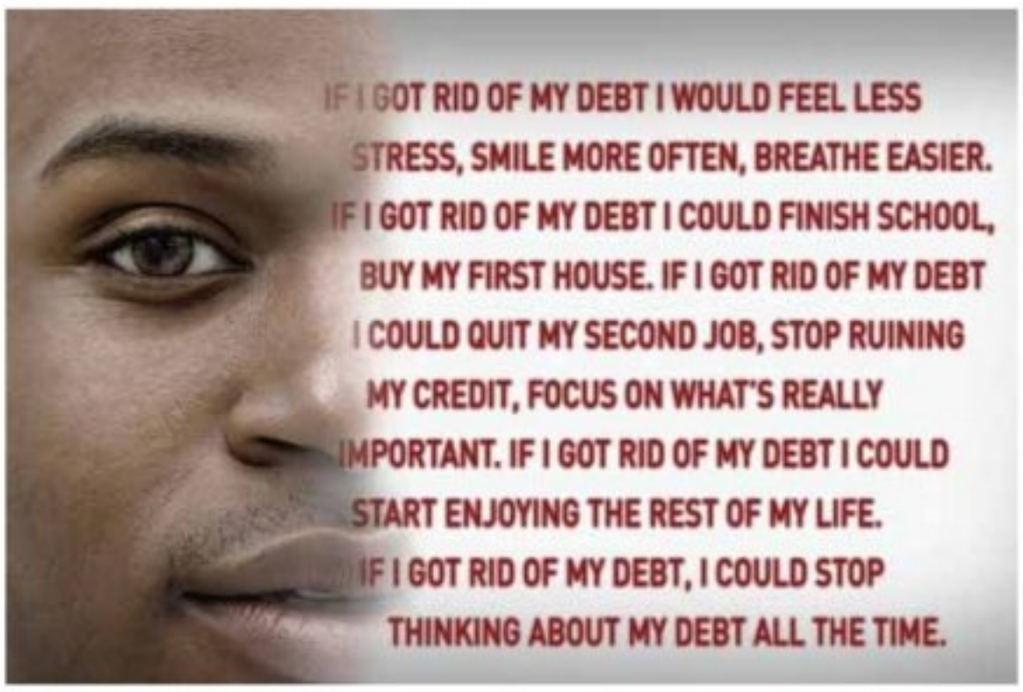


▶ "Vietnam in HD."

'Chuck's Week Off'

REALITY. Iron Chef wannabe Chuck Hughes — he can be seen competing for the Chairman's approval on this season of "The Next Iron Chef" — uses vacation time to eat his way around the globe. Up first on this new travelogue: Mexico. **Series premiere, 10:30 p.m., Cooking Channel**

AMBER RAY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mybooks

Novel November presents challenges

Sam writes a novel

SAMANTHA SWEENEY
TWITTER: @SAMWRITESANOVEL

Week one of NaNoWriMo has left me completely astounded at the amount of writing I was able to accomplish in just six days. A little over 16,000 words is what is leading into week two, but I've found that with the heightened word count, the writing becomes harder.

Figuring out characters and trying them out was the most interesting part of the first week's process. Each description led to different qualities and characteristics that added to their personalities; it was easy.

For the second week, my main goal is to dive right into the plot, but that's where the difficulty lies. Writing dialogue may seem easy as we are constantly conversing with people throughout the day, but how do you create meaningful dialogue that moves the story and creates three-dimensional characters?

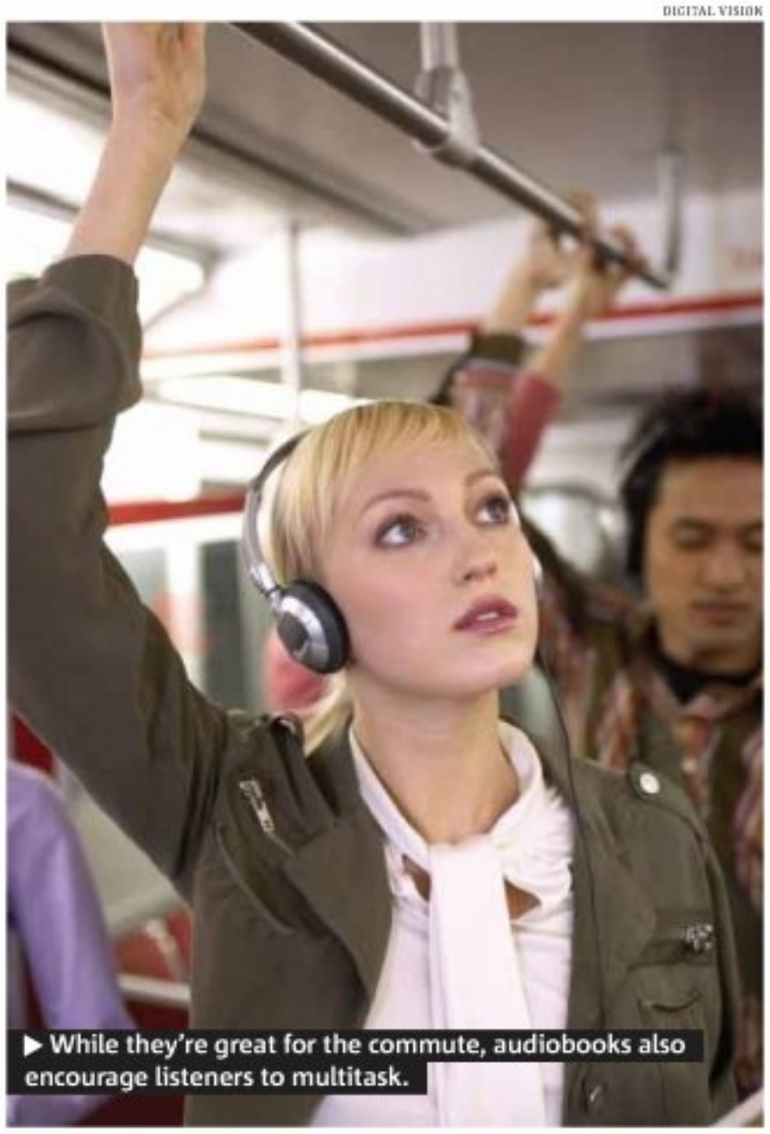
I've been listening to the conversations of those around me to help make it as real as possible. This has been the most challenging part of my writing. I can describe the world all day, but plot-moving action and powerful conversation is vital to any compelling story — it wouldn't be a story worth telling without them.

So, my goal for week two is to write as much dialogue as my fingers can type.

Samantha Sweeney is attempting to write a book of this size as part of National Novel Writing Month. Follow her progress on Twitter and visit www.nanowrimo.org for more info.

iPad, will you read me a bedtime story?

DIGITAL VISION



▶ While they're great for the commute, audiobooks also encourage listeners to multitask.

▶ Storytelling isn't just a childhood memory — it's part of our culture
▶ How audiobooks are coming to an unlikely rescue in a plugged-in world

Do you recall when you first heard the words, "And they lived happily ever after"? For many, it was a time when storytelling was a daily ritual and a window to a world where everything was possible. Now it's even easier to rediscover that sensation.

For Generation Y, tapping into nostalgia is as simple as tapping a finger on an LCD screen. An April survey by comScore revealed that 18- to 34-year-olds represent nearly half of all iPad owners. Not surprisingly, this tech-savvy age group is the driving force behind increasing audiobook sales — up 40 percent so far this year, according to Megan Fitzpatrick, senior manager of Hachette publishing's audio division.

No longer just convenient for a long road trip or commute, audiobooks fill a void. In an era of more options but less leisure time, audiobooks encourage listeners to multitask. Plugged-in Millennials economize pleasure, education and work simultaneously.

Although they're often accused of having short attention spans, Fitzpatrick argues that young audiobook listeners actually tend to be avid readers, adding that they prefer unabridged titles. "Audiobooks take active engagement, compelling listeners to pay attention to every word and to the cadence of the language," she says. Moreover, the "cinematic totality" of a narration with high production values can turn otherwise apathetic readers into literary connoisseurs.

While they're portable and palatable, audiobooks aren't cheap to make, so be wary of the 99-cent variety. "Efficient isn't a word easily applied to the profit margin on audiobooks," says Fitzpatrick, noting that purchasing rights, editorial and marketing overhead and quality control of the recording itself hike up a publisher's costs and therefore the end cost. But it's an investment both are willing to make if the product stands up to its hardcover counterpart.

GINA ANGELOTTI
gina.angelotti@metro.us

Star power

One way publishers close the quality-value gap is by casting celebrity narrators. Though they don't drive down the bottom line, they do boost the cred — and sales — of audiobooks.

"When a performer is paired with the perfect material, the words sparkle in ways that the printed word can't always compete with," Fitzpatrick says, citing David Sedaris and Tina Fey as prime examples. In their respective best-selling audio works, both authors kvetch on a subject that pulls at a nostalgic Generation Y: memories of a not-too-distant youth.

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myeducation guide

Note to collegians: Look for jobs now

Most college seniors are crazy busy: working on a capstone project, mopping up requirements and squeezing in one more internship.

Unfortunately, there's one other thing to take care of now: It's not too early to start looking for a job.

"It is critical that students prepare ahead of time, especially in a tough economy," says Nick Schaefer, director of career services at Gwynedd-Mercy College. "New graduates are having more trouble than ever before in landing full-time jobs related to their field."

"It is critical that students prepare ahead of time, especially in a tough economy."
NICK SCHAEFER

There are several elements to an effective job search, Schaefer explains. One of the most important is networking. "Networking is time consuming and needs to begin earlier than later," Schaefer emphasizes.

In order to network effectively, you'll need to do some groundwork:

▶ **1.** Put together your résumé and cover letter.

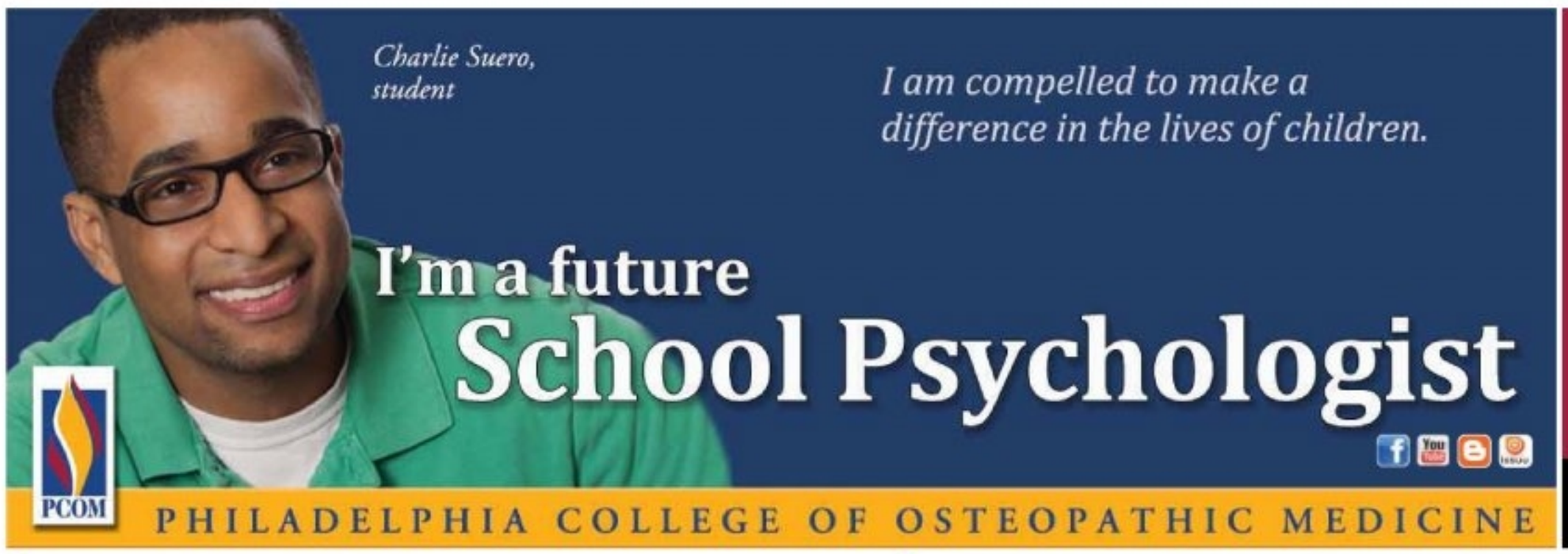
▶ **2.** Talk to the people you'd like to serve as references and get full contact information, including their correct titles. You're not only getting permission to use them as references, you're letting them know that you're actively looking in case they hear of a job you'd be a good fit for.

▶ **3.** If you're not on LinkedIn yet, create a profile. Look for appropriate groups to join, including professional groups, industry groups and alumni from your school.

"Yes, the job market is tough but there are still jobs out there," Schaefer says. "If you wait too long, you are making it extra tough on yourself."

JUDY WEIGHTMAN
letters@metro.us

▶ Do it!



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myeducation guide

Save big by applying to the right school

With higher tuition bills and a tough job market, it pays to ask questions about a college's price tag

High school seniors who are stressing about college applications face an added burden this year: Not only are they buried in essays and transcripts, they are more worried about money than their older siblings might have been.

Several reports out in the last couple of weeks reveal that today's college students face higher costs, more loans, and fewer jobs upon graduation than people only a few years older.

With these money-smart strategies, you may save enough money to finance your spring break next year.

Look for schools that have a lot of money

Big endowments mean more financial aid. Wikipedia lists colleges by endowments; it's no secret that schools with the biggest endowment per student, like Princeton University, Amherst College and Grinnell College, have generous aid programs. At Grinnell, for example, president Raynard S. Kingston takes pride in having a 64 percent discount rate. "It's like 64 percent off list price" he said in a recent interview. "I'd say only around 15 percent of our students pay full price."

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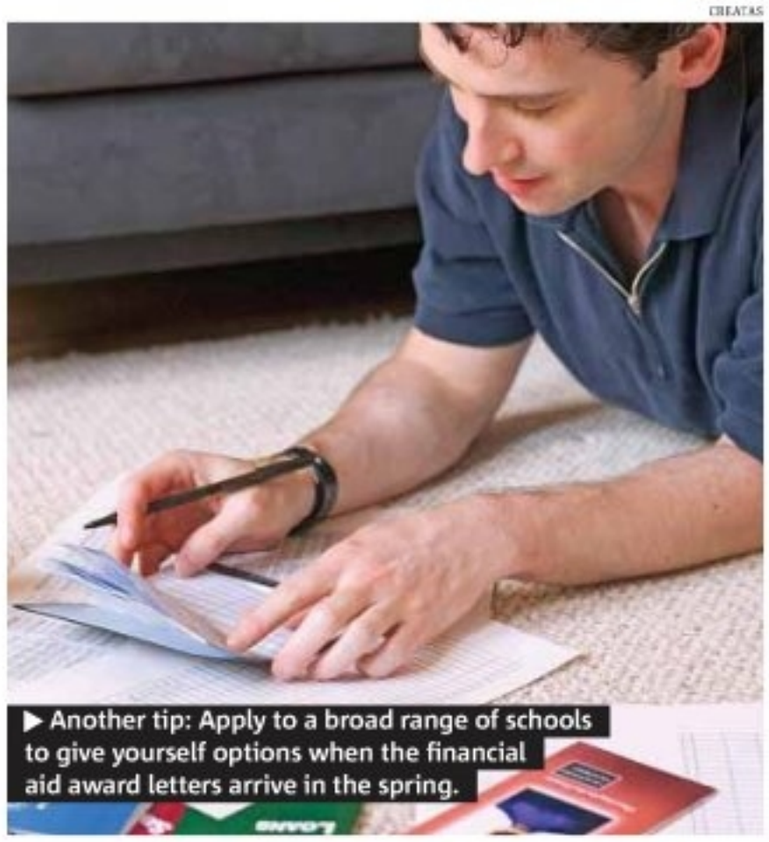

▶ Another tip: Apply to a broad range of schools to give yourself options when the financial aid award letters arrive in the spring.

Be pragmatic

That doesn't mean you have to major in accounting if you really want to study theater. Or that you should limit your applications before you really know how much your final cost would be at any particular school. But if you're on a trajectory that's going to include graduate school, or you want the freedom to travel or work in a low-paying field, consider affordability before you decide which school to say yes to next spring.

Look for schools that want you

That doesn't have to mean lowering your expectations, but try to think differently. If you live in the Boston-New York-Philadelphia-Washington corridor, for example, and you want merit money from a small, liberal arts college, you may have more luck applying to schools in the Midwest and West, where an equally great school might be more inclined to buy in an East Coast student. Apply to similar schools that consider themselves competitors. Some schools claim they never get into bidding wars; others have admitted to matching competitive offers.

LINDA STERN/REUTERS

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myeducation guide

Post-college job hard, post-college debt easy

The majority of new graduates are struggling to secure careers, as the unemployment rate among them is the highest ever recorded at 9.1 percent. It's a fact that could not come at a more unfortunate time, considering they are also facing more student loan debt than any class before them.

According to a new study by the Project on Student Debt, two-thirds of students who graduated in 2010 are facing steep student loan debt. The average amount that new grads owe is $25,250, which is up 5 percent compared to the class of 2009. The report partly blames the fact that the economic downturn happened when students from the class of 2010 were enrolled in school, forcing them to endure a spike in tuition costs, leading them to borrow more.

Surprisingly, graduates from private colleges had relatively low debt. Researchers say it could be because private colleges offer significant financial aid from endowments and fundraising. It could also be because there is a smaller percentage of students with low to moderate incomes enrolled in private schools. In other words, the students who go to these schools are the ones who can already afford to pay for them.

The study was released just a few days after President Barack Obama announced a new plan for helping graduates to ease the burden of student loan repayments. The initiative includes cutting monthly payments, bundling loans and a lower interest rate for some eligible students.

Debt by state

The report also takes a look at which states have graduates with the highest amount of student loan debt. Graduates in New Hampshire are faced with the steepest debt at $31,048. The contrast, though, is Wyoming, where new grads typically owe about $20,571.

▶ **Pennsylvania graduates — $28,599**

Highs and lows

The study looks at which specific colleges produce graduates with the highest and lowest student loan debt. Here are a few of the schools that made the lists:

High debt private nonprofit schools and public universities

1. New York University
2. D'Youville College
3. Pennsylvania State University
4. Temple University
5. University of Massachusetts Dartmouth

Low debt colleges and universities

1. CUNY Hunter College
2. Princeton University
3. California State University Bakersfield
4. Texas Southern University
5. Williams College

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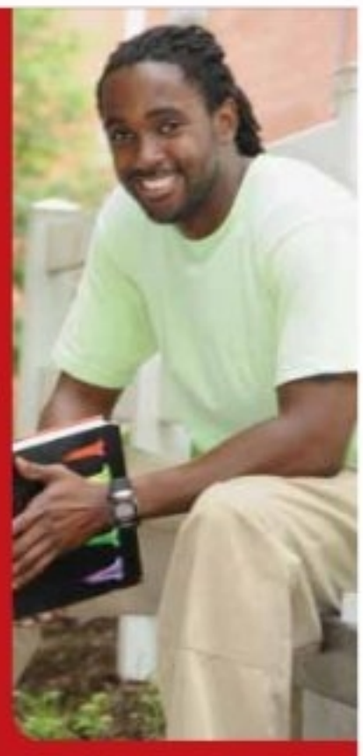
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Democracy and other myths

RE: "OBAMA BEHIND OCCUPY PROTESTS": I presume Mr. St George is referring to the same "reports" that state conclusively the Earth is flat, dinosaurs never existed, and the moon is made of green cheese. His 25 word declaration certainly belongs in the same fantasy land as those three lies.
JOSEPH CONNELL, VIA E-MAIL

The Occupy movement has hundreds of thousands of supporters (if not millions) across the globe, so of course there is no surprise that some of them are Obama fans. I would even go so far as to say that the Obama supporters within the movement are vastly outnumbered by people who aren't. Simply put, the direct democratic process at the heart of the occupations across the world is a process completely foreign to most people, as it was for me when I first witnessed it at OWS. It allows for all voices (those both for and against Obama) to be heard, regardless of how much money or support they've put into it. It is truly a democracy for the people, all of the people, even you Frank! **TRENT SANER, VIA E-MAIL**

Clinton didn't get a free pass

RE: "WHAT ABOUT BILL CLINTON?": Okay, since you seem to want to compare one wrong against another, what about Bill Clinton? He was plastered on nationwide television by a mob of angry Republicans who called for his resignation in light of his personal indescretion with a woman.
JONATHAN PERRY, VIA E-MAIL

Sexual harassment was as wrong under the Clinton administration as it is today and will be tomorrow. Let's start with that.
SCOTT KEELEY, VIA E-MAIL

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The real story behind Cain

RE: "WILL HARASSMENT SCANDAL BE THE MARK OF CAIN?": The media need to get to the bottom of investigating this Herman Cain story — or else let it alone. Where did these women come from and what jobs are they are working in at the present time? We want to know who dug up this story and who is paying this attorney?
JOAN HAZLET, VIA E-MAIL

Fight for your rights, America

I wish that I was young enough to participate in OWS. I'm very proud that this generation isn't afraid to stand up for our rights just like our forefathers did. **ERNESTINE SETTLES, VIA E-MAIL**

Horoscope

♏ Scorpio **Oct. 24-Nov. 22.** Procrastinating on things you know must get done will invite trouble down the line. The extra time you now have at your disposal will fly by, never to be retrieved again.
♐ Sagittarius **Nov. 23-Dec. 21.** Attempting to do only what you can get away with for the moment might be very appealing, but the things you fail to do will quickly catch up with you and cause trouble.
♑ Capricorn **Dec. 22-Jan. 19.** Underestimating the caliber of your competition is foolhardy. Those you think you can easily vanquish whenever you choose might take you out instead if you're unprepared.
♒ Aquarius **Jan. 20-Feb. 19.** It's imperative that you keep an open mind to all contingencies. Harboring preconceived ideas will needlessly work to your detriment, and be your greatest stumbling block.
♓ Pisces **Feb. 20-March 20.** Instead of continually letting an existing obligation weigh heavily, get it out of your mind and life once and for all.
♈ Aries **March 21-April 19.** Partnership arrangements could prove to be far more tetchy than usual, mostly because each party could dig in and take unyielding positions.
♉ Taurus **April 20-May 20.** Obstacles in your path could be far more prevalent than usual, but if you're doubly alert you should be able to get past them with little trouble. Keep your weather eye open!
♊ Gemini **May 21-June 20.** Avoid getting involved in social situations that are replete with people who make you feel very uncomfortable. Don't open yourself up to misery and feelings of exclusion.
♋ Cancer **June 21-July 22.** Unless you are truly motivated to do something in particular, you could have trouble getting into gear, making this day an extremely boring one for you.
♌ Leo **July 23-Aug. 22.** Take care not to think of yourself as an underdog, especially when in a tough position. What you envision is what you'll unconsciously bring into being.
♍ Virgo **Aug. 23-Sept. 22.** The family budget will suffer considerably if you or other family members ignore your pledge to be prudent, and needlessly spend monies you can't afford. Be watchful.
♎ Libra **Sept. 23-Oct. 23.** If you've been pushy, uncooperative or moody with friends lately, you could find yourself with an open dancing card. The gang isn't likely to tolerate spoilers; get back in character.
BERNICE BEDE OSOL

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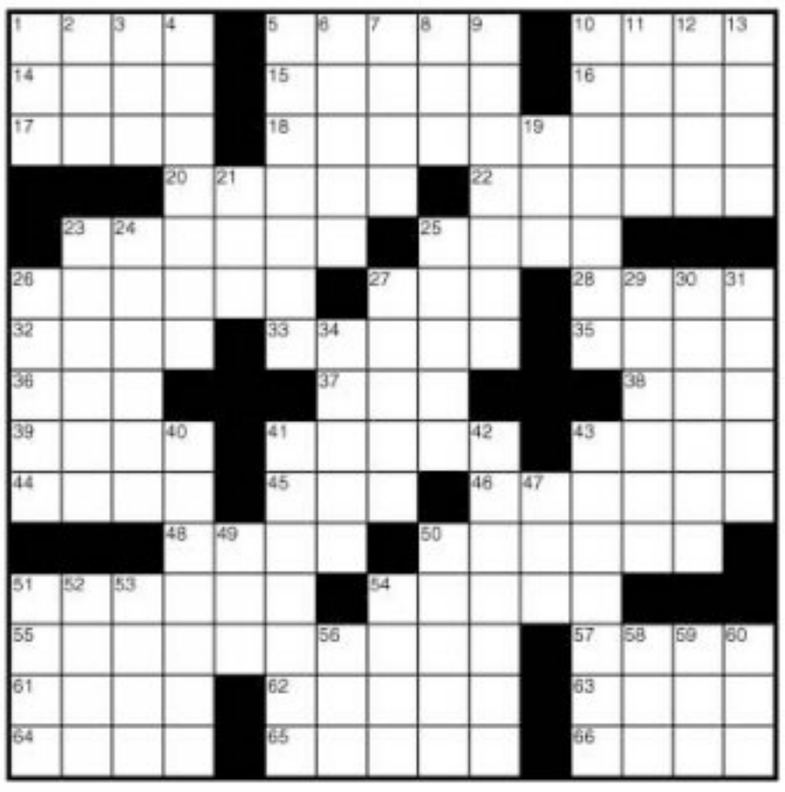
FOR MORE GAMES & PUZZLES

Across
1 Build an appetite
5 Fall to
10 Cabby
14 Apiece
15 Novelist __ Zola
16 Very pale
17 Sufficient, in verse
18 Billet-doux (2 wds.)
20 Rock tumbler stone
22 Geological beds
23 Dance wildly
25 __ Raton
26 John or Paul, once
27 Permanent moratorium
28 Converse
32 Tire supports
33 Actress __ Day
35 "Quo Vadis" co-star
36 Mil. branch
37 Kissin' kin
38 Trigger's rider
39 Most cheerleaders
41 Honored
43 Non-flying birds
44 Dwell on
45 Super Bowl roar
46 Broker's advice
48 Claim on property
50 Trouser feature
51 Orchard pests
54 In front
55 Fudge fanatic
57 Wading bird
61 One, to Helmut
62 Turn inside out
63 Twig juncture
64 Musher's vehicle
65 Rough files
66 Biting fly

Down
1 Barely visible
2 Chinese dynasty
3 Kind of system
4 Prevents from happening
5 After the fact
6 Wax theatrical
7 Collapse under pressure
8 Seine moorage
9 Wrestling holds
10 Cafe amenity
11 Whodunit terrier
12 Newscaster __ Huntley
13 Ms. Sedgwick of the screen
19 And so forth
21 Four qts.
23 Teahouse hostess
24 Whine
25 Pool-table surface
26 Graze past
27 Consomme
29 Mercury alias
30 Wake up
31 Rendezvous
34 Bounding main
40 Did DNA research
41 More sassy
42 Leads
43 Hedging
47 PBS funder
49 Bachelor's last words (2 wds.)
50 Cricket sound
51 Poker cards
52 Noted groundhog's name
53 Grind, maybe
54 Pub orders
56 Fish roe
58 __ voyage!
59 Snake River loc.
60 Adjust a watch



8		2			9			
7					4	8		
4	9		5					2
		7	9	5				8
			6	2	7			
5				1	8	9		
1					2		4	3
		5	1					7
			3			6		9

SUDOKU **LEVEL: EASY**

	8		9	2			7	
		6		3			9	
5								2
8			3	6			5	
1		5				7		6
	3			5	7			8
7								9
	6			4		2		
	1			9	5		6	

SUDOKU **LEVEL: HARD**

Solution to yesterday's crossword

■	A	P	B	■	J	A	C	O	B	■	B	A	B	A
D	I	A	L	■	E	N	E	R	O	■	I	D	O	L
A	N	N	O	■	R	I	P	E	R	■	L	E	N	O
M	U	G	S	H	O	T	■	G	R	I	L	L	E	S
■	■	■	S	U	M	A	C	■	O	S	I	E	R	S
S	A	L	O	M	E	■	H	O	W	S	O	■	■	■
P	L	U	M	P	■	D	I	K	E	■	N	O	U	S
R	A	N	■	H	E	R	A	L	D	S	■	I	F	A
Y	E	T	I	■	A	N	N	A	■	H	A	L	O	S
■	■	■	T	A	R	O	T	■	M	O	U	S	S	E
T	A	L	E	N	T	■	I	C	E	U	P	■	■	■
H	E	A	R	T	H	S	■	R	A	T	A	T	A	T
U	R	S	A	■	I	O	W	A	N	■	I	A	G	O
D	I	E	T	■	E	L	A	T	E	■	R	O	U	E
S	E	R	E	■	R	O	G	E	R	■	S	S	E	■

How to play Sudoku: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

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tips

The Caribbean's most underrated islands

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Virgin Gorda:

The serene island of Virgin Gorda caters to outdoor enthusiasts and avid beach lovers, with ample opportunity for enjoying self-guided hikes and discovering deserted beaches. Take advantage of the "beach drop-off service" at Rosewood Little Dix Bay, where the houseboat whisks guests off to uncharted beaches. End the evening with at Chez Bamboo in a quaint Spanish Town.

St. Croix:

The least known of the U.S. Virgin Islands, St. Croix is an unexpected delight of mystical rainforests, plantation ruins, world class diving and breathtaking lookout points, including the easternmost point of the U.S. You'll find all this and more at the North Shore's renovated Renaissance Carambola Beach Resort; but plan a detour to Christiansted for a dinner at the famed Restaurant Bacchus.

▶ Parrot Cay has a mile-long stretch of white sand beach and crystal clear waters. Learn more at www.parrotcay.como.bz.

Parrot Cay Island:

The private island of Parrot Cay in Turks & Caicos is the reality of your wildest Robinson Crusoe fantasies. A vast isle accommodating 100 guests at a time, Parrot Cay is all about the glorious art of doing nothing. Typical days consist of ambles on the beach, yoga, spa treatments, and reading by the pool.

Anguilla:

Sleepy Anguilla has managed to embrace globalization without losing its true West Indian flavor. Understated elegance and a carefree vibe reign supreme at the visually stunning Viceroy Anguilla, while back-to-basics island eats —like fresh caught spiny lobster — dominate the scene at Smokey's beach barbecue.

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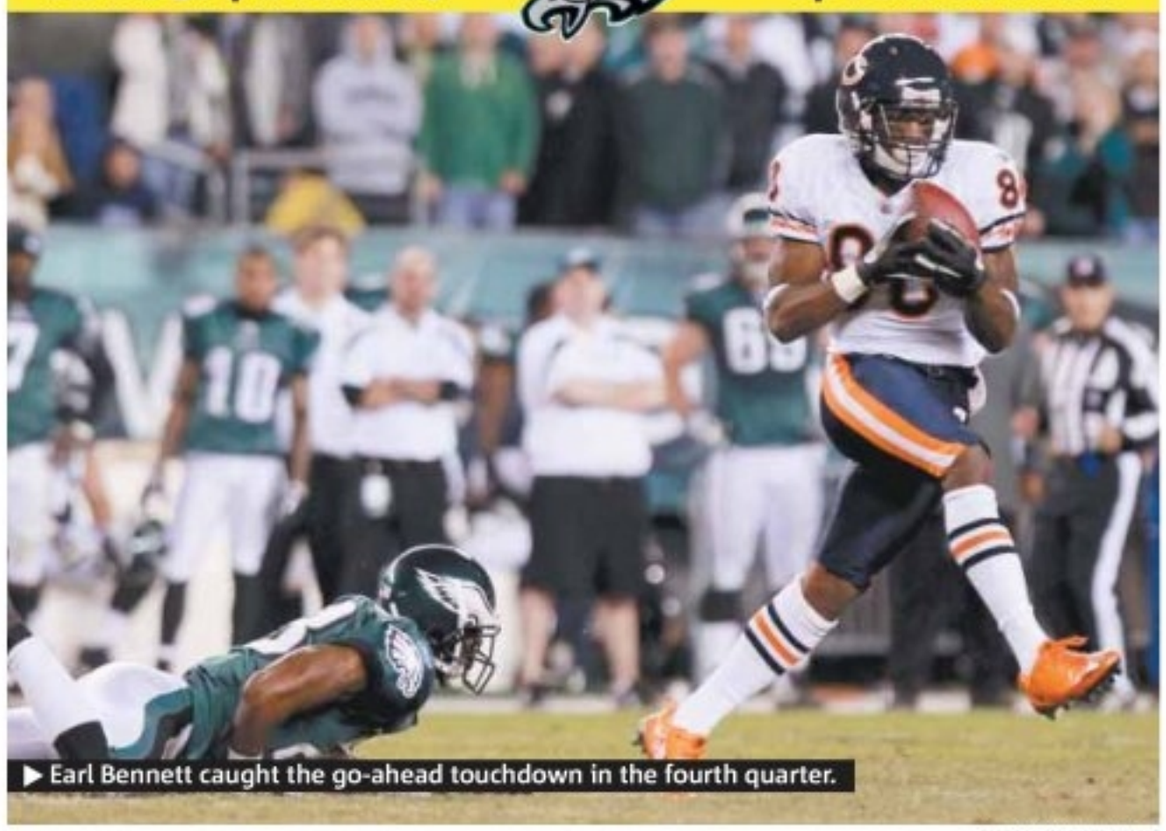

▶ Earl Bennett caught the go-ahead touchdown in the fourth quarter.

NICK LAHAM/GETTY IMAGES

CUT DOWN

Jay Cutler, Bears deal Eagles loss at home Vick with an ugly performance Outscored 10-0 in fourth

When in doubt, throw at the guy with the lacerated groin.

Jay Cutler threw a perfect strike to the back of the end zone, in a spot where only his receiver could get it. Earl Bennett hauled it in for the game-winning touchdown in a 30-24 victory by the Bears over the Eagles last night at the Linc.

Bennett beat Asante Samuel, who had left the game briefly with the aforementioned injured groin in the first half. The loss snapped a two-game winning streak for the Birds, as they get ready to host Arizona this Sunday.

The Eagles appeared to have the game won, after LeSean McCoy juked his way for a 33-yard touchdown late in the third quarter. It was McCoy's eighth straight game with a touchdown, tying a franchise record set in 1947. Obviously, it wasn't enough.

MIKE GREGER
mgreger@metro.us

JOE FRAZIER – 1944-2011

Smokin' Joe leaves the ring

Former heavyweight champion Joe Frazier, who earned boxing immortality after his three epic fights with Muhammad Ali, died yesterday at age 67.

Frazier, who won the Olympic heavyweight boxing gold medal for the United States in 1964 and held the world heavyweight boxing crown from 1970 to 1973, died in Philadelphia a month after being diagnosed with liver cancer.

Frazier is eternally linked with Ali thanks to their trilogy of fights in the 1970s which rank among the most famous ever in the sport. Frazier won the first and Ali took the next two.

Frazier won the world heavyweight title in 1970, knocking out champion Jimmy Ellis, after Ali had been stripped of the championship in 1967 for refusing to fight in the Vietnam War due to his Muslim beliefs.

Frazier, who was born in segregated South Carolina in 1944 as the youngest of 12 children, amassed a career record of 32-4-1. He leaves behind 11 children.

REUTERS

▶ Frazier was heavyweight champ from 1970-1973.

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3

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Beat Dallas

Buddy Ryan said the importance of beating the Dallas Cowboys was made clear to him very early on. He went 8-2 versus Dallas in his five seasons as Eagles head coach.

▶ "I remember the first radio show I did ... the girl came in with a T-shirt that said I root for two teams: the Philadelphia Eagles and whoever plays Dallas, so we kind of went from there," **Ryan recalled Sunday.** "Dallas was always kind of the key game for us."

Ryan still talking the talk as ex-coach battles cancer

Buddy Ryan was everything Andy Reid isn't.

Brash. Bold. Spiteful.

Maybe that's why fans still speak so glowingly of the old Eagles coach, even though his record pales in comparison to Reid's.

(Ryan was winless in three playoff appearances in five seasons. Reid is 10-9 with a Super Bowl berth.)

Ask the 77-year-old Ryan and he'll tell you he was one draft class away from winning the Super Bowl.

"We needed one more draft to get there," Ryan said. "I wish I'd got the opportunity. I know I could have got it done."

Then, while praising Eagles owner Jeffrey Lurie, Ryan took a dig at the owner that eventually fired him, Norman Braman.

"If we'd have the owner they have there now, we'd probably have won five or six Super Bowls."

Ryan, who was honored at halftime of last night's Eagles-Bears game, was diagnosed with cancer earlier this year and is undergoing radiation treatment five days a week.

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▶ Ryan

"I'm feeling great. Everything's fine," Ryan said.

Ryan's two sons, Rob and Rex, took up the family business and bravado. Both coaches — Rob as defensive coordinator of the Cowboys and Rex as head coach of the Jets — are also known for their abrasive personalities, as much as for their football acumen.

"You've got to be yourself, or people see through the phony," the eldest Ryan said. "I just tried to be myself and it worked out that way." METRO

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Poll claims Vick is NFL's most disliked

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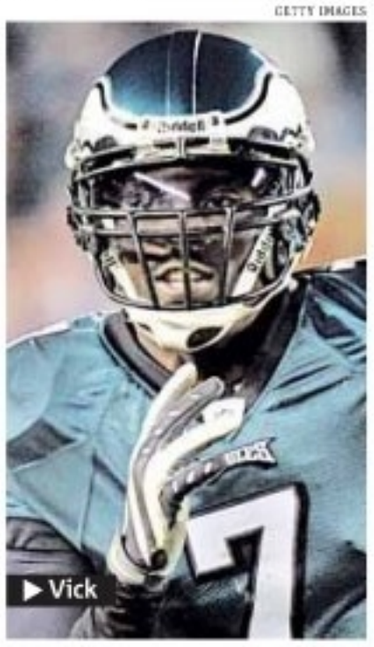

▶ Vick

Apparently, fellow celebrities and athletes aren't reading Mike Vick's press clippings.

The Eagles quarterback — and reigning Comeback Player of the Year — was voted the NFL's "Most Disliked Player" in a public survey conducted by Nielsen and E-Poll Market Research, which tracks public perceptions of athletes and other celebrities. The results were posted by Forbes Magazine.

According to the poll, 60 percent of respondents dislike Vick overall, including 70 percent of women and 50 percent of men. The study was limited to active NFL players that record a minimum 10 percent awareness with the public.

"If this were a poll of fantasy football players, you'd see a whole different result," said Nielsen Sports Vice President Stephen Master. "They love him."

Plaxico Burress was second, followed by Ben Roethlisberger, Albert Haynesworth and Jay Cutler in the top five. Vick's backup, Vince Young, was ranked No. 7. METRO

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Children Needed for Eating Study!

The University of Pennsylvania is seeking boys and girls ages 8 to 10 years old and their mother to participate in an eating study.

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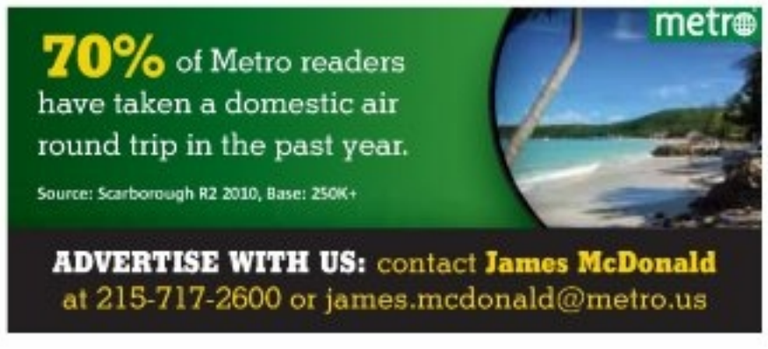
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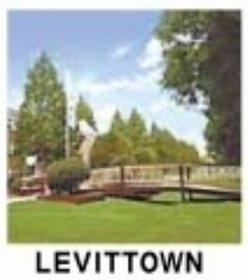

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